

The Fortnightly **REVIEW** *of*

THE CHICAGO DENTAL SOCIETY

May 1, 1956

Volume 31 • Number 9

Dentistry Peers Through a Window*

Harry Lyons, D.D.S., Richmond, Virginia

(Editor's Note: Dr. Lyons, former Speaker of the House of Delegates of the American Dental Association and now President-Elect of the A.D.A., brings into focus many of the problems which confront our profession today in the accompanying article of keen insight.—E.E.)

INTRODUCTION

A BELOVED DENTAL TEACHER of a generation ago supported, with a number of cogent statements, an unorthodox contention that a dentist's office should face the south. In addition to a point bearing on his unremitting patriotism for the Confederacy, he contended that from a window facing the south one could see the heavens above, the earth below, the sun rise in the east and set in the west; in fact, he contended that from such a window a dentist could see "all of the world worth seeing." What this noble teacher intended as only a euphonious literary passage is, I fear, accepted by too many as advice to be literally interpreted and practiced. The offices of many dentists probably face the south and from their windows they do see at least a part of the heavens above, the earth below, and the sun in its majestic

sweep from the east to the west. However, a number of things have happened since this teacher's day. Air-conditioning and air-cool shades have tempered the summer rays of the sun; jet planes speed across the heavens where once buzzards drifted in circular routes, lazily in a hurry to get nowhere; automobiles now cover the earth visible from this window where in his day the clattering hoofs of horses warned those within hearing that a fire engine, a beer truck or a lady in a carriage was approaching. These are indicative of a "changing world." "All the world worth seeing" cannot be seen from the windows of a dentist's office, no matter what exposure he may have. If he could, he would witness not a static scene of a serene society but a rapidly moving kaleidoscope of a troubled world, with the people of these blessed United States severely disturbed by many things. These include a changing social order with its varying economic and political concepts which have important implications to the health service professions. Ours is not immune to them.

Dental practice unfortunately is characterized by a marked degree of isolation.

*An address delivered by Dr. Lyons, Dean of the School of Dentistry, Medical College of Virginia, before the 1955 Annual Session of the Virginia State Dental Association, April 30, 1955. Reprinted from the Journal of the American College of Dentists, June, 1955.

Most of us are separated from the world around us for most of the day except for patient contacts, and we must admit that the dental patient is usually in no mood to convey or discuss newer concepts and philosophies bearing on world problems. His or her interests at the moment are most frequently narrowed down to the pulp of a troublesome tooth and your mummy-like expression in response to their urgent questions concerning the probability of impending pain. As a result of this occupational environment, limited reading, and infrequent attendance at conferences dealing with socio-political professional problems most dentists are neither informed nor concerned regarding many problems with important bearings on their personal welfare and that of their profession.

It appears that in all aspects of our modern civilization we have developed faster and further in our technology than we have in the realms of culture and social responsibilities. The latter includes the problems of peoples living together and of persons with greater competence and means making it possible for the less fortunate to enjoy the ordinary benefits of modern civilization. Dentistry, too, has developed in a similar lopsided fashion. We have made tremendous advances in dental technology and therapeutics. However, dentistry has made very little progress in terms of its social responsibility to the public which has granted it a self-regulated monopoly through prevailing licensing provisions established by the several states. Dentists should never lose sight of the fact that the practice of dentistry is a monopoly conferred by the states, and what the states give they may take away. We must justify the monopoly which we now enjoy by meeting fully our social responsibilities to our population. Dentistry cannot maintain itself indefinitely on the basis of development on an uneven keel. In this connection, one is reminded of a story recently told by Dean Willard C. Fleming¹ in an address

before a convocation of the American College of Dentists. Dean Fleming related one of the traditional stories of the West frequently recited to youngsters. It pertains to the growth and development of a mythical four-footed animal known as the galumpus. The galumpus is said to live in hilly country and walks only to the left with the result that the left legs of this animal are always developed much shorter than his right legs. This permits the galumpus to walk with great skill on mountainsides as long as he continues to walk to the left. However, when the galumpus wishes to change his direction or seek broader horizons in the open country he falls flat on his face, as you might imagine. This yarn serves the purpose of pointing to the moral that if dentistry is to seek broader horizons of opportunities for service it must develop all of its "legs" in equal length. The socio-political aspects of dentistry must keep up with our progress in technology and therapeutics.

We might now examine a few of our problems calling for special attention at this moment. This examination, to be sure, will necessarily be limited in scope.

NATIONALIZED HEALTH SERVICE

There are, first, persistent political clouds that still point to an approaching socio-political and economic storm for the health service professions. I need not remind you of the several years of legislative agitation through which we have just passed with reference to some form of nationalized health service, with dental care as an important aspect of such a program. I doubt very much that the hour of real decision on this subject has yet been passed, as some may believe. While the present national administration has veered away from the trend started by the previous administration there is, nevertheless, a continuing interest in the subject. The threat to the private enterprise system of health service care and education is by no means significantly abated by the recent change in the national administration. The promoters of

¹Fleming, W. C., "Up One Side . . .," *Jour. Am. Col. Dent.*, Vol. 22:1; p. 13.

nationalized health service programs are still at work. They have not changed their interest or their feelings. There is merely a political lull at the moment. In this lull the health service professions should exercise their full energies toward the development of professionally administered programs of health care distribution to all segments of our population. In failing to accept this responsibility the health service professions may forfeit their present status in the not-too-distant future. We rest on our oars at our own peril. It is not enough to condemn the proposed plans of others. We must propose better plans. We cannot contend logically that the *status quo* is good enough. As the hour of decision on this subject approaches one might shudder to think of the turn in this important cross-road which we may take. While the problem of a nationalized health service has been debated at great length and we have been admonished to get our own house in order with plans better than those proposed by others, we must admit that we have done very little in our own self interest and especially in the interest of the public's welfare. What have you done, for example, personally and through your local dental societies about the problems of dental care for the indigent? If you have done nothing you may soon get, and certainly will deserve, a program for indigents sponsored by others and not acceptable to you.

LABOR UNION HEALTH PROGRAMS

A tax supported nationalized health service is not the only threat to the private practice of dentistry and its fundamental economic basis. There are also numerous other health programs, including provisions for dental care, such as those sponsored by a number of labor unions. The unions in the garment industry and needle trades have long had health programs for their members and their families. The United Mine Workers Union has a very large welfare fund which sponsors medical care for their members and families. For a few years, dental care was

also supplied but this part of the program was dropped last year because of a number of unforeseen difficulties. The likelihood of its revival in the near future is good. More recently the International Longshoremen and Warehousemen's Union and the Pacific Maritime Association in California set up health care programs which include dental care. We might well expect every major industrial union in the country to promote health care programs as fringe benefits for their members. A remotely possible step for the future is that these unions might, in time, ask the federal government to subsidize their health programs on the basis that they promote the general health, welfare and industrial progress of the nation. Then you would have a socialized health program developed by a backdoor route. What is organized dentistry doing about this type of project? The answer, unfortunately, is "very little." A few local and state dental societies, when first confronted by union officials for guidance and assistance in developing their dental programs, either turned a deaf ear to them or greeted their requests with a disapproving frown. There was even a suggestion that these programs be stopped by injunctions on the grounds that they violate the laws governing dental practice. *Trends are not stopped by injunctions. If stopped at all, they are stopped by suggestions for better programs.* The American Dental Association recognizes these programs as legitimate and inevitable developments, and has offered local and state dental societies the help of its central office council. Organized dentistry at the local and state levels would do well to cooperate with labor unions in the development of their health programs to insure acceptable standards of professional service, an adequate schedule of fees or salaries for the participating dentists and a number of other related factors. Whether we like it or not, the labor unions are numerically strong enough and financially wealthy enough to promote these health service programs. Either you guide them into your ways or they will "go it alone" and more than likely to

your disadvantage. If it is appropriate for the federal government to offer extensive dental care to its veterans it would certainly appear appropriate for the labor unions to offer similar programs of benefits for their members and workers. It might be said, further, that few if any dentists objected to participating in the Veterans Administration's home town dental care program for veterans. The majority of dentists have participated and many of them lamented the fact that the program was reduced recently to a realistic level. It might also be said in passing that the recent revision in the dental health program for our veterans is one of the most hopeful signs which we have seen recently that our federal government is not likely to develop a broad socialized health program through the Veterans Administration. Credit for the new dental program for veterans must go largely to the Assistant Medical Director for Dentistry, Dr. John E. Fauber, who has displayed unusual courage in risking the wrath of the veterans through the American Legion and other organizations of this type.

OLD AGE AND SURVIVORS INSURANCE

More closely related to the threat of a nationalized health service than is at first apparent is the problem of the inclusion of dentists and physicians under Old Age and Survivors Insurance of the Federal Social Security System. I do not deem it appropriate to discuss, at this time, OASI as regards its basic value in relation to the lower economic strata of our population or to analyze its questionable economic basis. I do, however, deem it most important to call your attention to one point of view related to our profession. The voluntary accession by dentists and physicians to inclusion under OASI would be an admission that these professional groups of educated persons are unable to provide, individually and independently of a paternal government, for the contingency of their own old age. On what logical basis could dentists and physicians then contend that the masses of less learned and less fortunate

people can provide their own health care costs, especially in cases of catastrophic illnesses? I hold to the opinion that voluntary agreement on the part of the health service professions to be included under OASI would mark the end of logical and valid opposition to any nationalized health service. I would deem such an act nothing short of the beginning of rapid deterioration of our present basic private practice system of health care. What you ask for yourself in one field you cannot logically deny to others in closely related and analogous fields.

All of us recall how united the health service professions were as recently as three years ago in their opposition to inclusion under OASI when Oscar Ewing was Administrator of the Federal Security Agency. Dentistry as well as medicine was united on this point. Many of us are pleased that the voice of organized dentistry was respected in the Halls of Congress during the last session when the social security program was expanded. Organized dentistry, represented by the American Dental Association, opposed the inclusion of dentists in OASI. After considerable debate the point of view of the American Dental Association prevailed and dentists were not included. The same is true of physicians. However, in recent months the agitation on the part of some dentists for inclusion in OASI has reached momentous proportions. Much of this may be due to the fact that dentists labor under the impression that inclusion in OASI will give them something for nothing. The truth of the situation is revealed in the report of a study by the Bureau of Economic Research and Statistics of the American Dental Association from which the following is quoted.

"EXAMPLE OF AN ASSUMED SITUATION.
A dentist enters the OASI system in 1955 at age 25. Assuming he earns over \$4,200 per year and retires at 65, he will pay \$8,460 in OASI taxes at the rates presently set out in the statute.

"If our hypothetical dentist were to marry about the time he enters practice,

(Continued on page 18)

NEWS OF THE BRANCHES

SOUTH SUBURBAN

NOW HEAR THIS! SPECIAL ANNOUNCEMENT for the sake of those men who like to mark their appointment books as far ahead as possible, we have had to advance the date of our Golf Outing a whole week to Thursday, June 7. The reason for the change, as reported by Chairman Pete Iagmin, is that we will not be able to get as good a meal and other considerations on the date originally planned because of the Memorial Day Holiday. Please note the change of date and plan to be with us. . . . Smiley Simon is taking off for Natchez, Miss. for the Azalea festival and to look at some of those gorgeous Southern Belles. Neil Kingston is patiently sitting around, biting his nails to the quick, waiting to become a grandpa twice. . . . As of this writing Madory and Teeling are in Florida. . . . Clarence Folkers' family left for Florida, but he is staying behind to tend the furnace just in case we have more of the freak weather that has been prevalent all of the past winter. . . . With the coming of spring a number of men are planning to break ground for new office quarters. Tiberi, Sadler, Grossi and Hammer are planning a joint venture in the Heights and Tom Scanlan is planning a 4-chair office out Blue Island way. Pippert bought ten acres of land out in Palos Hills where he plans to erect an office and living quarters combination. . . . Joe and Mrs. Fazio have recently returned from a motor trip to Texas and a short venture into Mexico. Will have more details at a later time. . . . Dan Altier really had himself a time. He flew down to Excelsior Springs for a week's rest, then up to Milwaukee for the Wisconsin State Meeting, and then back to Chicago to take in the Homecoming at Loyola. . . . That's all for now. Let me hear from you.—*H. C. Gornstein, Branch Correspondent.*

WEST SIDE

The West Side Branch had its installation meeting Tuesday, April 10. Bob Tuck was the installing officer as the following men took office for the 1956-7 year: Irwin Robinson, President; Lou Holzman, Vice-President; Walt Zipprich, Treasurer; Andy Kelleher, Secretary; Mike Arra, Librarian; Chick Vission, Board of Directors (2 year term); John Reilly, Board of Directors (3 year term). John Reilly was given a standing ovation for his efforts as retiring President and Irwin Robinson promised to continue the good work. . . . Our speaker for the evening was Dr. Benjamin Gans, who spoke on "Complications in Oral Surgery and Exodontia." His talk was very well received by the members. . . . Incidentally, the West Side Branch will inaugurate the component branches' golf outings this year; our affair is scheduled to be held at the Midwest Country Club in Hinsdale on Wednesday, May 9. We're looking forward to an enjoyable day; let's all try to be out there and make the outing a success. . . . It was good to see Harry Grossman at the last meeting. Harry reports that his son, Herbert, who is on the Pediatrics staff at Illinois Research, has opened a downtown office. . . . Bernard Rodin has just returned from a 6-week vacation in Miami Beach and is rarin' to go. . . . Mike and Mrs. Oppenheim are leaving for an eastern trip that will include stopovers in New York and Washington. . . . Chick Vission and Al Sells were in Waukesha for a weekend and returned bearing trophies for winning the gin tournament. . . . Jack Ehrlich is back from his Air Force duties and has resumed his specialty of orthodontia in a new office in Lincolnwood. . . . Ben Kite also informs me that he is devoting his practice at 2800 Milwaukee Ave. full time to orthodontia. Ben recently concluded his post-

graduate studies at the Dewey School of Orthodontia. . . . That's all for now—see you at the golf outing.—*Victor Ganz, Branch Correspondent.*

KENWOOD-HYDE PARK

Since they went through all of the trouble of producing the film *HIGHWAY TO HAWAII* and they were gracious enough to allow us to show the film on our Ladies' Night, the least we can do is give credit to UNITED AIR LINES. Due to an error on my part, credit was given to American Air Lines in the last issue. . . . This column comes at a very uncolumn-like time. I belong to the last-minute club and Uncle Sam was waving the deadline flag on this the last day for filing Income Tax. What a relief to have it finished and mailed. Hope you made it. . . . Congratulations to Mac (?) McNulty who had a very special Easter Sunday. His daughter presented the family with a brand new little girl. This happens to be Mac's SEVENTH grandchild. Even Jack Moran can't match that. Since she was born on Easter Sunday Mac is going to call her Bunny. . . . On April 2nd, Larry and Ken Johnson gave a clinic on Implant Dentures before the Lake County Dental Society. Ken presented the surgical aspect and Larry gave the restorative procedure. . . . Orchids to the Kenwood members who gave many unselfish hours in the battle to win the Supreme Court decision in favor of the Dental Society. . . . Ascher Jacobs is now accepting advance reservations for the KENWOOD GOLF OUTING. He is John McBride's 53rd Street representative, so call Ascher at PL 2-5322 or John at SO 8-7624 and have a ticket mailed to you immediately. . . . The Loyola Homecoming enjoyed its usual success, the school was filled to overflowing and the banquet was by far the most successful. Joe Wiener and Willard Johnson were feted in the 25th Anniversary Class; they had quite a large turnout due to the efforts of the committee of which Willard was a hard-working member.

John McBride's class was also well represented. . . . Byron Kelly, just back from Texas, reports that the meeting of the National Committee on Resources has some findings of importance to all of us. Byron had an enjoyable evening at the banquet. Walt Dundon and Carl Greenwald joined their classmates in a friendly reunion. Keep the May Chicago Dental Society meeting in mind because at that meeting our own Walt Dundon will be installed as President-Elect.—*Howard J. Harvey, Branch Correspondent.*

ENGLEWOOD

It's that time of the year again—Spring is upon us. I have my lawn fertilized, golf clubs polished and fishing tackle oiled . . . who's worried about handpieces at this time of the year. . . . Bill Shippee and Bill Hillemyer are both taking off for trips to Europe this May, and I'm going fishin'. . . . Ben Jostes came home from the hospital April 10 after an operation. . . . Mrs. Rodney Marks (Dr. was a former Englewooder) suffered a stroke recently and is now in Glen Ellyn Acres Nursing Home. . . . Reuben A. Anderson recently moved his offices from 59th and Halsted, where he practiced for many years, to 79th and Ashland. . . . I hear by the grapevine that Harold Vander Weele is moving his office a whole two blocks to larger quarters. . . . Did you notice how skinny Ernie Borgerding is gettin' lately? . . . Al Bailey and Wally Michel are going to give John Guldan and your reporter some "lessons" in golf this summer in return for the "lessons" we gave them in bowling last winter (please, fellahs, give us a handicap). We plan to be in good shape for the Englewood Tournament coming up on June 13 at Navajo Fields Country Club . . . get your tickets early. . . . Al Tanis is back from Florida where he spent three weeks and all his dough. . . . Bill Cruikshank caught so many fish recently in Florida (6-week vacation) that he ended up selling fish. No foolin'. Pay-your-way, Bill? . . . A. G. Person has his summer

replacement for a haircut—CREWCUT!! Linn D. Cooley (Englewood or Hyde Park-Kenwood?) was in an auto accident at 103rd and Doty Ave. Has a bad foot or leg as a result. . . . Dr. Dave Redmond from Glen Ellyn and N.U.D.S. Denture department was our speaker of the evening at the April 10 meeting. Nice having you with us, Dave. . . . Waska lost his appetite listening to Lou Horevitz and Mal Brooks—both first-time grandpas—each trying to outlie the other. Waska had a one-man show of behind-the-scenes photographs taken of the color TV program at the Midwinter Meeting. Showed the boys how it looked from behind stage. They were shown at the downtown meeting April 17th. . . . Election of officers at the last meeting resulted as follows: President, Ted Vermeulen; Vice-president, Joe Plewa; Secretary, Henry Mathews; Treasurer, Ernie Borgerding. Best wishes for a big year and a hand to the retiring officers for an interesting year and a good job well done. Looks like another big year ahead for Englewood.—John Meekma, 4th String Correspondent.

WEST SUBURBAN

Looks like it's moving day. The old officers are finishing up their chores for the year and the installation is over. Now we have another experienced energetic fellow as the top man in Ed Kritzke. He is calling an organization meeting for early in May to be ready for the new season. . . . Many of you received your new dinner tickets for the 1956-57 season of the branch meetings. Please send your checks to Dr. Robert Price, 5903 W. Chicago Ave., Chicago 51, Ill. The cost is \$19.00 for the season. This plan of payment helps the branch to obtain the best in speakers, insures a stated number of reservations for the dinners and really induces the members to attend. Support the plan. . . . I hear that Mark Low of Franklin Park suffered the loss of his dear wife and helpmate on March 23rd.

(Continued on page 28)

News Items

N.U.D.S. ANNOUNCES POSTGRADUATE COURSE

Northwestern University Dental School will present a postgraduate course in the "Use of Elastic Impression Materials" on May 21, 22, 23, 1956. This course will include a review of the physical properties and precise technics related to the use of the reversible hydrocolloid and the rubber base materials in the fabrication of gold inlays and fixed bridge prostheses.

Patients with prepared cavities will be provided. The retraction of gingival tissues, the securing of accurate impressions, laboratory procedures, cementation and finishing will be performed by the participant under the close supervision of the members of the faculty. The faculty will include Drs. Kenneth A. Bignell, William L. Maxwell, Arne F. Romnes, Eugene W. Skinner, and Francis J. Kendrick.

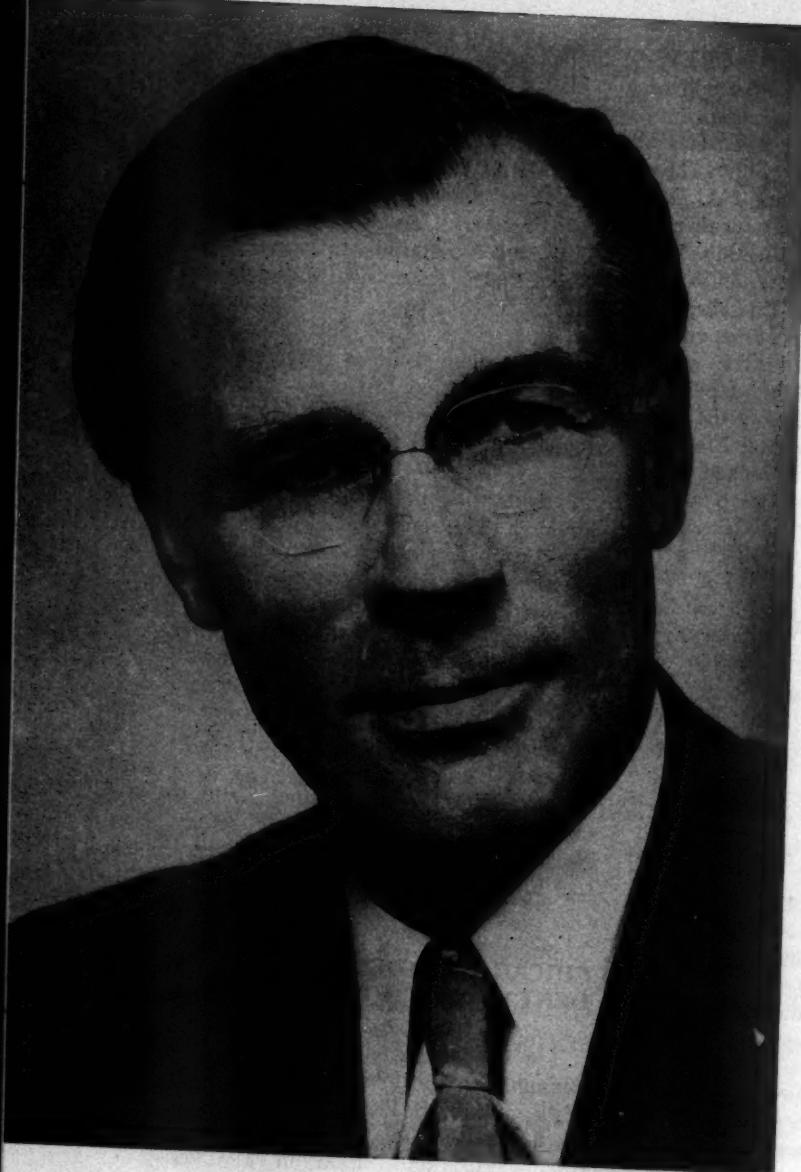
For additional information, write to the Director of Postgraduate Study, Northwestern University Dental School, 311 East Chicago Avenue, Chicago 11.

CHICAGO ACADEMY OF DENTAL PSYCHOSOMATICS

The Chicago Academy of Dental Psychosomatics will hold a meeting on May 18, 8:30 p.m., in Private Room No. 2 in the Conrad Hilton. Dr. Bess Sondel will discuss "Communication in Psychosomatics."

Dr. Sondel, who has achieved a national reputation as a lecturer in Communication, is the author of *Speak Up! A New Approach to Communication*, and many other books.

Communication is a big word, which has to do with the use of words to accomplish a purpose. This will be a very informative lecture. Chicago Dental Society members are welcome.—M. I. Gerry, D.D.S., Program Chairman.



DR. CARL S. WINTERS

- ★ Inspiration
- ★ Laughter
- ★ Instruction
- ★ Challenge

You are co

L

IN

U

and to h
speak on



Dr. Wint

of the r

with hum

750,000 be

by his on

1955-1

Gustav W.
Edward W.
L. W. M. H.
Walter E. D.
Harold H. H.

WALDORF

8:00

invited to attend

IES' NIGHT

COLLATION OF OFFICERS

ULAR MONTHLY MEETING

R. CARL S. WINTERS

E FINE ART OF LIVING

Minister of the First Baptist Church of Oak Park and a member of the Oak Park Rotary Club. He is a lecturer, writer, philosopher, raconteur and has appeared for four years in radio and twenty on the Chautauqua platform. He has been delighted, enlightened and instructed as well as inspired by his speakers as they do from a rich background of human experience.

OUR OFFICERS

President
President-Elect
Vice-President
Secretary
Treasurer

1956-1957

Edward W. Luebke
Walter E. Dundon
Ernest Goldhorn
George W. Teuscher
James N. Lynch

ROM **CONRAD HILTON HOTEL**

Tuesday, May 22, 1956

DAHL, Chairman, Monthly Meeting Program Committee

(Continued from page 10)

he would probably marry a girl age 22. Under such circumstances, it is probable that any children they might have would attain age 18 before the dentist became 65 and therefore consideration of children's benefits may be disregarded in our analysis of retirement benefits to be received under OASI by the dentist and his wife.

"White males in the age bracket of our hypothetical dentist may, according to insurance tables, be expected to live until age 70. White females, in the age bracket of our dentist's wife, may currently expect to live until age 75.

"Between the date of his retirement and the date of his death, our dentist would receive \$6,840 in OASI benefits. His wife would receive wife's benefits for two years while he was still alive, or \$1,296. At his death, she would receive a lump sum benefit of \$255. During her remaining life expectancy of eight years, she would receive widow's benefits amounting to \$7,776. Thus, the total benefits for this family would amount to \$15,807, for a tax contribution of \$8,460.

"COMPARISON OF ABOVE CASE WITH A SAVINGS PLAN. It is understood by all that the \$7,467 worth of benefits received by the family of the case described in excess of tax contributions must be acquired by the government from some source. It is further understood by all that at the death of the last survivor of an eligible beneficiary *there is no residuary estate left in OASI funds to pay to heirs of the insured individual or his OASI beneficiaries.*

"For this reason, an example has been prepared to ascertain what would occur were the family described above to make an annual deposit of money, equivalent to the OASI tax for each year, in a savings account which paid 3 per cent interest per annum, compounded on a semi-annual basis, and then commencing at age 65 to make withdrawals from such fund on the same basis as benefit payments would be received from OASI. (For convenience, an annual sum

equivalent to the total annual OASI benefit has been charged against the accumulation at the beginning of each year, thus reducing somewhat the amount of interest which would have been earned had the withdrawals been on a monthly basis.)

"This example shows that a fund of \$15,418.64 would be accumulated by the time the dentist reached his sixty-fifth birthday. (This is only \$388.36 less than the total benefits he and his wife would receive from OASI.) Assuming that the dentist commenced to withdraw from this fund on his sixty-fifth birthday the same amount which he would receive from OASI benefits; that his wife began to withdraw an amount equal to her benefits on her sixty-fifth birthday; that at the time of his death she withdrew \$255 for a death benefit and thereafter withdrew at the usual rate of widow's benefits under OASI; we find that at the date of her anticipated death, *there would still remain in the fund for testamentary disposition, \$2,752.56.*

"AFTER 1975 WHAT? In 1975, the tax rate for the self-employed will reach its statutory maximum of 6 per cent per annum. Assuming that our dental family described above entered the system after 1975, the dentist would pay into the OASI fund in taxes, prior to his sixty-fifth year, \$10,080. The benefits would still amount to \$15,807, since there is no present provision in the law for an increase in benefits as the tax rate increases.

"However, if our dentist paid into his private fund at the full rate of \$252 per annum, at his sixty-fifth birthday it would amount to \$19,675.59. If withdrawals were made at OASI rates until the wife's death, there would, at that time, be \$9,021.81 left for testamentary disposition.

"WINDFALL ASPECTS. It will be noticed that the example has been computed on the basis of 40 years of participation in the program which resulted in the payment of \$8,460 in taxes, if the individual were to enter the program in 1955; or \$10,080 in taxes, if the individual were to enter the program in 1975. In either

case, he would receive \$15,807 in benefits to himself and his family in terms of retirement benefits and survivors' benefits to his aged widow.

"To the extent that an individual dentist is closer to 65 than age 25, he will pay commensurately less OASI taxes and will receive a commensurately greater return in benefits. This is particularly true if dentists enter the system in 1955 through 1959, since those will be the years of lowest taxation.

SURVIVORSHIP ASPECTS. With the exception of the benefits to the widow set out in the example, this memorandum has not discussed survivorship benefits. These are the benefits paid to a widow who has children under 18 in her custody and benefits paid to the children themselves until they reach age 18. There can be no doubt that, to the extent that dentists may die early in life leaving a widow and young children, the OASI benefits are an exceptionally cheap form of insurance.

"THE \$40,000 FALLACY. Many persons who support OASI have made a great point of the fact that it would take a capital fund of \$40,000 invested at 5 per cent to provide, in dividends, the \$1,944 which a retired individual and his wife, if she were over 65, would receive annually in OASI benefits. Others, including Administration spokesmen, have pointed out that it would take in excess of \$32,000 invested at 4 per cent to provide maximum annual benefits to a retired individual alone. While it is true that the return on these sums would be as stated, *what is not said is that these would be capital funds which would remain intact during the individual's lifetime and be available for testamentary disposition at his death. This is not the case with OASI. At the death of the survivor entitled to benefits, nothing remains for testamentary disposition.*

"The proper comparison is to a capital fund of a sufficient size to permit withdrawals at the same rate as OASI benefits are paid. The necessary amount of such a fund would be on the order of \$12,000."

Over and beyond all other considera-

tions pertaining to OASI there still remains the question of whether or not highly educated professional people enjoying good earning opportunities are in a moral position when they insist that they must have the protective wing of government to shield them against their own financial follies. Where are the brave souls who once stated that if you would give them opportunity they would make their own security? Surely, the dentist of today has all the opportunity he may wish for service and for earnings. Mark well the admonition that when health servants ask for financial assistance for their old age they will, that day, surrender their logical position of opposition to nationalized health service programs.

COST OF DENTAL CARE

Also closely related to the demands in many quarters for a nationalized health service, including dental care, is the high cost of dental care. To be sure, part of the increased cost of dental care is fully justified. However, one hears too much now about high dental fees, even from dentists. Some unfortunately brag about their high fees. Others complain about the high fees of their contemporaries. This is a far cry from the day when many dentists complained of the competitively low and undercutting fees of their colleagues. A major problem confronting dentistry is the development of procedures and practices by which dental care may be supplied to the masses at fee levels which they can afford and which, at the same time, will provide dentists their just rewards. This problem involves consideration of auxiliary personnel, good office management, and discoveries and inventions yet to be made.

DENTAL CARE IN THE FUTURE

Dentistry is faced with the not-too-remote possibility of a change in the basic nature of dental care. This may well come within the lifetime of the younger among us. The utilization of public water

fluoridation and highly effective dental health education measures are likely to change the complexion of the practice of dentistry. This is made all the more likely by the possibility of more effective control measures in the category of the periodontal diseases and a greater emphasis on dental care for children. Those of us in dental education should be especially alerted to the possible change in the character of dental practice in the next few decades in order that we may condition our present students for the changing trend.

DENTAL EDUCATION

Those of us concerned with the administration of dental education are confronted with many important decisions to be made now and in the near future. Is the present dental curriculum adequate to meet the needs of the present and of the future? What can dental schools do to attract more and better teachers? What can be done to afford superior persons attracted to dental education a standard of wage comparable to their true value? What can be done to recruit professional students with the qualifications deemed to be necessary for dedicated health services?

The cost of dental education is increasing markedly both to the dental schools and students of dentistry. This is making it impossible for many superior students to pursue courses of study in dentistry. Not only are many basically superior individuals denied opportunities for careers in dentistry, but the public is also deprived of the services of these talented persons. It would appear that in its own self interest the public should provide financial assistance for superior students of limited means for the study of dentistry and other disciplines of importance to the nation's health and welfare. This might be done by an appeal to philanthropies, to local and state governments, to industries, or possibly to banking and insurance institutions. The public should be made aware that the cost of dental education is increasingly

more expensive not only for the student but also for our dental schools to provide. If dental education is to make expected advances the public must be made aware of the greater need for the financial support of dental schools. Should dental schools seek federal financial aid with all the hazards of federal regulation and control? While I personally am very much opposed to federal financial aid to dental and medical education you should know the truth that most medical school and dental school administrators are strongly in favor of this source of financial support—and not without some reason. The hard realistic truth is that private philanthropy, appropriations from local and state governments, and more especially alumni support have been woefully meager in supporting medical and dental education. What other courses can dental schools pursue in relation to their difficult financial problems?

DENTAL RESEARCH

The profession of dentistry must soon make up its mind on the question of who is to support dental research. Should it be the manufacturer and vendor who has mainly a financial interest in dental products? Should we also make the common error in this connection of knocking at the door of the federal treasury for this purpose? How and by whom should an appeal for research funds for dentistry be made to philanthropic foundations and persons? Is it not high time that dentists face up to their own obligations in support of research and dental education? I recognize that this is a sharply pointed question and yet it appears highly appropriate. In securing our dental educations all of us have benefited to the extent of several thousand dollars by virtue of the fact that we paid only a small portion of the cost of our education. As a result of this contribution, we have been able to assume professional stature and enjoy greater earnings. I do not believe that it is inappropriate to suggest that we should repay our debt by

(Continued on page 26)

SITUATIONS WANTED

DENTAL HYGIENIST STUDENT desires position in dental office during the summer vacation period. Loop, North, Northwest, or suburb. Please call evenings—Janet Lewis, Abbott Hall, DElaware 7-5700, Room 1514.

DENTAL ASSISTANT—For four years this very pleasant woman was employed by an Oral Surgeon. In the office, she chair assisted; took, developed and mounted X-Rays; sterilized instruments; plus sending out of statements. She also assisted Doctor in the Hospital. References state she was "neat, dependable and extremely efficient." For a prompt interview, call GARLAND MEDICAL PLACEMENT, 25 E. Washington, ANdover 3-0145.

DENTAL TRAINEE—Appearance and personality of this mature 20-year-old equip her with perfect qualifications for a public contact position. She held an office position for 2½ years where she handled the reception desk, vast amounts of typing and kept records. She is looking for a career-type position; is willing and eager to start at a lower salary figure than her last position in order to receive training in either the Dental or Medical Field. For additional information on this applicant and many others, call GARLAND MEDICAL PLACEMENT, 25 E. Washington, ANdover 3-0145.

DENTAL ASSISTANT-TECHNICIAN—Clean-cut, personable young man trained at Book Army Medical Center plus two years of experience. Duties consisted of taking, developing and mounting X-Rays, chair assisting, pouring models, casting inlays and bite block procedures. In addition he is an excellent, rapid typist. Call ANdover 3-0145, GARLAND MEDICAL PLACEMENT, 25 E. Washington, to arrange for interviews.

BUSINESS SERVICES

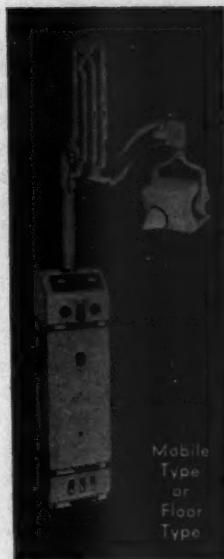
Accounting services, books kept-up-to-date. Tax reports prepared. Reasonable. Call WAbash 2-6989.

MISCELLANEOUS

HYPNOTISM INSTRUCTION: Evening and Wednesday afternoon classes. Offering a complete course in hypnotic induction with emphasis on time-saving speed techniques. Under direction of Edwin L. Baron, Ph.B. in Psychology (Loyola University 1935, University of Chicago 1945). Hypnotism Institute of Chicago, 64 W. Randolph Street, Chicago 1, FRanklin 2-4188.

APPLICANT FOR MEMBERSHIP

WIPF, ALBERT D. (N.U.D.S. 1955) 1216 Doolittle Drive, Larson AFB, Wash. Endorsed by Charles W. Freeman and Donovan W. Brown.



New, slim beauty
and full KVP
range for your
modern practice

WEBER

No. 11
RayDex

The Weber No. 11 RayDex offers the ultimate in precise radiographic diagnosis. Ideal for both long and short cone techniques.

Ask to see it today; you'll be surprised at its moderate cost.

M. LARSON COMPANY, INC.

225 N. PULASKI ROAD
CHICAGO 24, ILL. VAn Buren 6-8070

23 Years
PROFESSIONAL MEN ONLY

- An experienced service helping doctors save time and money
- Business problems
- Income taxes
- Office systems and records
- Auditing

J. P. REVENAUGH
H. F. KEISTER
59 E. MADISON ST.

PROFESSIONAL

BUSINESS

MANAGEMENT

STATE 2-2282

DENTISTRY PEERS THROUGH A WINDOW

(Continued from page 20)

supporting dental education and research. This may be done by supporting your Alma Mater and the dental school in your state. To do otherwise is to persist in a position that is not very complimentary to us—that of taking everything and giving little or nothing in return.

THE DENTAL SPECIALIST

Another crossroad facing dentistry carries the label of the specialist. Specialization within the several fields of health care constitutes a social trend of great importance and one which has showed marked acceleration within recent years. Specialty boards have developed in great numbers to lend some measure of control and possibly dignity to specialization in narrow and restricted fields. It appears that the time has come when this problem, both in medicine and dentistry, should be reviewed critically. Is the interest of the public best served by an expanding trend in the develop-

ment of health service specialists? On this trend depends the status of the general practitioner upon whom the heaviest load of health care must continue to rest. Should we not point greater efforts toward the preparation of better general practitioners rather than emphasizing the specialist? Sometime soon a decision must be made on this point.

DENTAL LICENSURE

Reference has already been made to the fact that the practice of dentistry is a monopoly granted by the people through their several state governments. More than that, it is a monopoly that provides for essential self-regulation through the media of professional societies and licensure boards. The latter, while agencies of state governments, are selected or appointed under a variety of plans, all of which are characterized by a large measure of influence by state dental organizations. These licensure boards, composed so far only of dentists, are created to protect the public. Being so constituted, without the general public

being represented, the moral obligation weighing on these boards is at the highest possible level.

We in Virginia may hold pardonable pride in our dental licensure board. Our board is now, and always has been, fully cognizant of its moral responsibility and its share in the greater scope of dental education. It continues to discharge its obligations in a manner which constantly adds to its stature, already great.

As we peer through our window in the direction of other states in the Union, we see a number of pictures that are not very complimentary. It is regrettable that the activities of some state licensure boards provide grounds for criticism from both the profession and the public. Some of these have led to threats of court actions and the suggestion that the time has come when boards should include representatives of the public to insure their interests. In one instance, a suggestion was made that dental licensure boards, created for the protection of the lay public, should be composed only of laymen. This extreme and impractical suggestion indicates the prevailing note of opinion

in some areas. Further highlighting this picture is the recent address by the president of the American Association of Dental Schools in which he called for a thorough re-evaluation of licensure procedures in light of the changes that have occurred in dental education, dental practice and the laws governing dental practice since the first board was founded in Alabama in 1840. This is a challenge to be met forthrightly and soon.

SURVEY OF DENTISTRY

As we take our last glance, for the moment, through our window, there appears on the horizon a proposed survey of dentistry. Sponsored by the American Dental Association, it will be conducted by the American Council on Education. The Kellogg Foundation has agreed to contribute \$250,000.00 toward its total cost of approximately a half-million dollars. It is proposed to survey dental practice, dental education, dental research and dental licensure with a view toward evaluating these several areas of dentistry on a number of scores. This

RESEARCH . . . *The lifeblood of dental progress!*



And it's constant, persistent research that stands behind every Cook-Waite local anesthetic . . . both old and new.

Take, for example, Ravocaine HCl, a new compound that was the result of years of experimentation and scientific study. It was combined with Novocain and Levophed to produce fast, deep, sure anesthesia. When many dentists indicated a preference for Cobeprin, the time-honored vasoconstrictor, further extensive research was necessary before the solution, Ravocaine HCl and Novocain with Cobeprin could be made available.

So, now you have your choice: Ravocaine HCl 0.4% and Novocain 2% with Levophed 1:30,000 or Cobeprin 1:10,000. We know you will be delighted with the character and class of anesthesia induced by the solution containing either vasoconstrictor.

COOK-WAITE
Laboratories, Inc.

1450 BROADWAY
NEW YORK 18, N. Y.

Cobeprin, Levophed, Novocain and Ravocaine are the trademarks (Reg. U. S. Pat. Off.) of Winthrop Laboratories indicating its respective brands of lidocaine, levometacain, procaine HCl and propivocaine.

promises to be the most important event related to dentistry in our times. Surely, dentistry must evaluate itself, or be evaluated by others, to find out whether it is meeting the challenge of the day and of the future. This must be done with great wisdom, leadership and courage, or else we fail in our moral responsibility and lose our stature as a health service profession.

CONCLUSION

These are some of the problems which did not appear in sharp focus on the horizon when our former professor peered out of his window. The sky, the earth and the sun are still to be seen, but what a change has come over us and our world! This is an age that calls for many things: study, foresight, courage and active participation in communal affairs. We dentists must break the shackles of our office isolation and lend the weight of our intellect and courage toward the solution of the prevailing social, political and economic problems in which our profession has important stakes. We should do this not only for ourselves but more importantly for the society of which we are but a part.

I like to think of a future social and political structure for our society as something noble, substantial and enduring as if built of stone and mortar just as, for example, the cathedrals of Europe and the mosques of the Orient. In the terms of this concept we might resolve now to begin work on such an enduring edifice.

NEWS OF THE BRANCHES

(Continued from page 15)

She was a prominent church and civic leader. We surely extend our deepest sympathy. Thanks to Foster Robeson from whom I heard of this sad news. . . . New offices in that F. P. area must be a dime a dozen with Ray Towarnicki in a new ground floor on Grand Ave. and R. E. Gulley starting one next to the post office. . . . Foster takes vacations too, for he and Mrs. Robeson spent some time at Excelsior Springs, Mo., enjoying the rest and the baths. . . . West Suburban is proud of the St. Paul Lutheran grammar school in our Melrose Park area. This is probably the only school which has graduated children carries free for a continuous unbroken record of 28 years. Probably many of our members care for these children. Your help is urged and requested in completing the dental work before graduation so that this record will not be broken. . . . James Thomson, Ass't. Cashier of the 1st National Bank, will be the speaker at the next Round Table at the Oak Park Club on May 7th at noon. His topic will be, "The Dental Budget Plan." . . . The West Suburban Study Club will hold its Annual Monte Carlo Night at Woodridge Country Club on Tuesday, May 22nd, with dinner at \$2.00 for all you can eat. They tell me you can't lose on this one. Come out for fellowship and fun. Dinner at 6:30. . . . Fred Hawkins and lady spent a fine spring vacation in

CALL US FOR **NEY GOLD & TECHNIC**



CEntral 6-0791

JEANNE WILKINSON
MANAGER, CHICAGO OFFICE
PITTSFIELD BUILDING, 18th FLOOR

JACK REINHARDT
TECHNICAL REPRESENTATIVE

The J. M. NEY COMPANY

Dependable Products Since 1812

New Orleans and Biloxi. . . . Earl Emery and family prefer Fla. . . . Dave Thompson would rather fish in southern Illinois while Carl Muller of Villa Park had fun at home by building a new yard tool-house big enough to hold all the gardening equipment for his summer chores. . . . Francis Fierce was another who took time off from the office and just worked on some of the home projects that always seem to be with us. . . . Andy Anderson of V.P. is passing out cigars as a proud grandpa again. . . . Paul Grimes was confined to Elmhurst Hospital for a time. The physician said it was a major operation. . . . Bob McDonald disappeared from the Lake Marion district for a few days to visit friends in Jefferson City, Mo. . . . Need a few days off? Then combine a swell vacation and a dental meeting of note at Springfield for the Annual Illinois State Dental Society on May 14-15-16th. See the program in the *Journal* and make reservations now. . . . Some fishermen have been bragging about their catches recently. Joe Restarski mounted his last season's muskie catch, a big one. Steve French caught a 74-lb. 2-oz., 7 ft. 4-inch sailfish and that's a record. The man from Elmhurst caught another, too, while his wife had to be contented with just two sharks. . . . Clarence and Mrs. Hanson enjoyed a few weeks in Fla. . . . Otto Wagner stayed for some time at Palm Beach and on the way home took a course at the Armed Forces Institute in Wash., D. C. He is in the Reserves. . . . Forgot to

mention Joe Restarski as Captain in the Navy Reserves. Congratulations! . . . Two more West Suburban families report vacations in the sunny South. Carl Sommerfeld spent his in Miss., Georgia and Ala., while Joe Komarek took the nighthawk plane for Naples, Fla., where he will try out his new photographic equipment.—*Bob Pollock, Branch Correspondent.*

NORTHWEST SIDE

The big day to remember this month is the 9th; for that is the date of the Ladies' Nite Affair. This evening of fun and entertainment is one of the high notes in our year's activities, and its success is due much in part to your attendance. Call your friends in the branch and make sure that they are going too. Chairman Mitch Kaminski has promised us a most complete evening, with the highlight being the presentation of selections from two well known Broadway plays—"Anastasia" and "Yes, My Darling Daughter"—by the Chicago Drama Duo. These two young ladies—Diane Wales and Lois Gordon—in presenting their selections in costume, have been acclaimed in the Chicago area in the last two years as a new and refreshing approach to the dramatic presentation of current and classical books and plays. You can obtain tickets by calling Mitch at ARmitage 6-3350; do it as soon as possible. . . . And, of course, the next day to mark down is the sixth of June,

HIGH SPEED IN DENTISTRY

There is no substitute for experience

LA HIRT DENTAL SPECIALTIES

2653 ORCHARD STREET

If you are considering the installation of HIGH SPEED your hand-piece man is best qualified to advise you.

GRaceland 7-1898

WE ARE PRIVILEGED

to serve a most exacting group of dentists who insist on "better" laboratory service.

There is a difference — and you also will enthuse when you place restorations properly engineered and finished by

GEO. PTACK Dental Technicians

**FRanklin 2-2708 55 E. Washington St.,
Chicago 2, Illinois**

for that is the day of the Golf Outing, and this too is a high note in our year's activities. These two social affairs can only be successful with your participation. . . . At our last scientific meeting of this year, fifty-three of the members had the pleasure of listening to Dr. Basil Hayes, a former member of our branch and now a member of West Suburban, give a very interesting talk on "Motivational Psychology"—a subject that most of us could delve into a little deeper. . . . At this same meeting the men previously nominated were unanimously elected to their positions in the governing body. . . . Ted Czeslawski's mother is in the hospital as the result of a coronary and at last report has shown quite a bit of improvement. . . . I am happy to report that my mother is now out of the hospital after a month's siege with sciatica. . . . Cas Skowron lost his wife early in April and had his misfortune increased by being at Resurrection Hospital himself. . . . Condolences also to the family of J. W. Jason who

passed away in April. . . . After forty years in the same office, E. N. Johnsen has moved to new quarters at 2653 Milwaukee. . . . Gerson M. Gould spent a weekend resting in Benton Harbor to be fresh for the Loyola Homecoming which, under his direction this year, was again a great success. . . . The following members are enrolled in the Preventive Orthodontics Course at Loyola given by Dr. Jarabak: both Weclews, Ulis, Applebaum, Czeslawski, Sachs, and Kolodziejczyk. . . . Forgotten in the rush of last issue's news was the notation that Johnny Gates has a hi-fi record player in that new Chrysler of his. . . . See you Ladies' Nite.—Lee Schwartz, Branch Correspondent.

NORTH SIDE

Greetings! It's good to be back again on the job, but frankly, it's going to be hard to compete with the past two guest correspondents, Harold Sitron and Harold Rabin. Weren't they excellent columns? . . . I believe dentistry took some seven-league strides recently, when dentists became interested in politics. The Uptown Forum invited Esther Saperstein, a candidate for the State Legislature from the North Side, to one of their meetings, and after briefing her on the needs of organized dentistry in its fight against the illegal labs, evidently voted for her and it appears that she will be a voice for us in the State Legislature. In keeping with the directives of the C.D.S. it would be well for other branches to do likewise in the coming elections. . . . Irv Secter recently returned from giving an address to the Ontario Chapter of the Academy of Applied Psychology in Toronto. He was the house guest of Dr. Ralph Singer and had a swell time. That fellow sure gets around. . . . Will Gordon reports that the Chicago Academy of Dental Research had a very successful 3-day course, led by Amsterdam, Cole, Fedder and Peyton, with 22 men in the course. Will is giving an essay on Hi Speed at Loyola and also presented a

paper before the 1st District New York Dental Society, at which 1100 men turned out at the Statler. . . . Art Duxler, our newly elected Treasurer, reports that now that he is treasurer, he can foresee that the new house he is building will go up faster. His platform was to save money for the branch by giving his salary back to us. He is expecting the arrival of his second baby any day now, and whereas he hasn't decided whether to buy pink or blue, prefers a baby with inside plumbing. . . . My sympathies are with Ruby Kadens, who is in Edgewater Hospital, suffering with a slipped disc. I have two bad discs, so can appreciate what he is suffering. . . . Henry Parkin reports their Financial Club is doing well, with their latest stock up 6 points. . . . Morry Altus met with Frank Amaturo of the Delta Sigma Delta, and Al Kamin of AO, at the Interprofessional Fraternity Council this week. Harold Sitron is recuperating after his election as President of NS, down in Florida. Among his first appointments for Committee Chairmen are Carl Sudakoff and M. Schainis to the Golf Committee. The Annual Golf

Outing is scheduled for June 6th, so mark your calendars now. . . . Warren Gerber was appointed Program Chairman, and we can expect some very outstanding meetings. Warren reports that Marv Treiber is going to Springfield for the meeting in May, and will take advantage of the trip to visit his wife's folks who live there. Marv is taking the Ltd. Orthodontic course under Joe Jarabak at Loyola. Warren is giving a Table Clinic on May 9th at N.U. Dental Alumni Clinic on Ltd. Orthodontic Procedures. . . . Morry Falstein is preparing a paper on Complete Full Coverage Fixed Bridgework, with Stress Breakers and Extensions, taking advantage of full splinting. He has been using this technique in his practice with very good results. . . . B. H. Bartfield just got back from a month in Florida, tan as a Latin. . . . Bill d'Autremont and I were comparing notes on our respective daughters. Of course his is only 6 months old whereas mine has a daughter 1 month old. Both youngsters are called Michele. . . . Election nite at our branch was honored by the presence of CDS President Gus Sol-

There's **NOTHING** like the **WIG-L-BUQ^{co}** to Mix Alloy

• Uniformly! • Scientifically! • Quickly!

Order from your Dealer or Direct

The "wonder electric mortar and pestle" that helps you make better amalgam fillings faster is available in two models. The beautiful **WHITE** Bakelite housing for only \$60.50. Or the popular **BLACK** housing at \$55.50. Requires only 7 to 10 seconds to produce smooth, fine textured mixes with your preferred alloy! Saves time. Prevents waste. It will pay you to use a Wig-l-bug.

CRESCENT DENTAL MFG. CO.
1839 S. Pulaski Road, Chicago 23, Illinois

front, Past-President Sam Kleiman and our own President-Elect, Ed Luebke. Earl Elman, our Director, gave an excellent resumé of CDS past events, and outgoing Branch President, Herb Gustavson, gave tribute to his staff of committees. Herb got a lot off his chest to the representatives of organized dentistry and I believe his plea for the CDS to allow us to continue our Clinic Days to help our members learn more about good dentistry, was well taken and timely. I agree wholeheartedly with him. Herb's son, Eddie, won the Gold Medal in the *Daily News* Relays. . . . The Uptown Forum should be congratulated on the arrangements they made with Eli Lilly for a 3-day, cost-free tour through their plant in Indianapolis on May 2, 3, and 4. This tour includes all hotel bills, food, entertainment, etc. (excluding railroad fare), and promises to be very exciting and interesting. I understand some 80 people (40 couples) are

scheduled to go. I am going as your correspondent. This tour sounds quite interesting, having been given many times to medical people. On discussing it with Ed Luebke, I believe the CDS may make similar arrangements later for more dentists. The Uptown Forum is still going strong with their weekly Friday meetings, and their May schedule calls for the Eli Lilly trip on the 4th, and the following Fridays will have: Dr. Ben Gans on "Infections in Oral Surgery"; Dr. Wm. Kroger, on "Hypnotics"; and on the 25th, Dr. Matthew Steiner on "The Pediatrician Looks at Dentistry." Shelly Rosenstein is doing an excellent job on their Program Committee. . . . Al Kamin is busy giving clinics, on the 17th (April) at the CDS meeting and on the 28th at the Uptown Forum. He has a well-rounded clinic which is very informative and helpful. . . . How about some more news?—I. H. Shapiro, Branch Correspondent.



THE DOCTORS' SERVICE BUREAU

provides

◆ CAREFUL AND ETHICAL SERVICE
for Dentists and Physicians

◆ FREE CREDIT REPORTS
To control losses

◆ FREE LETTERS TO DELINQUENTS
To collect slow accounts at no charge

◆ A COLLECTION SERVICE
At less than 25% on average

THE DOCTORS' SERVICE BUREAU • CEntral 6-3787 • 201 North Wells St.

**CALL US FIRST
STATE 2-5393**

FOR MALPRACTICE AND LIABILITY INSURANCE

HUNTINGTON AND HOMER, INC.

400 W. Madison Street—*(The Chicago Daily News Building)*

AGENTS FOR THE DISABILITY AND HOSPITAL PLANS OF THE CHICAGO DENTAL SOCIETY

CHICAGO 6, ILL.

